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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

DIETER S. GAUBATZ, ET AL. : EXAMINER: SHRESTHA, B. K.
SERIAL NO: 10/816,120 :
FILED: APRIL 1, 2004 : GROUP ART UNIT: 3691
FOR: SYSTEM AND METHOD FOR :
EVALUATING PREFERRED RISK
DEFINITIONS

AMENDMENT UNDER 37 C.F.R. § 1.111

COMMISSIONER FOR PATENTS
ALEXANDRIA, VIRGINIA 22313

SIR:

In response to the Office Action dated February, 22, Applicants request
reconsideration in view of the following Amendment and Remarks:

Amendments to the Claims are reflected in the listing of claims which begins on
page 2 of this paper.

Remarks begin on page 9 of this paper.